

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
READING DIVISION**

In re:

CRAIG A. STRONG

Debtor(s)

Case No. 16-15394-PMM

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/29/2016.
- 2) The plan was confirmed on 02/23/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/06/2021.
- 6) Number of months from filing or conversion to last payment: 59.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$79,830.18.
- 10) Amount of unsecured claims discharged without full payment: \$194,435.97.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$30,287.88  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$30,287.88**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$0.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$2,552.77  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$2,552.77**

Attorney fees paid and disclosed by debtor: \$2,690.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXP CENTURION BANK	Unsecured	466.94	534.56	534.56	92.44	0.00
AMERICAN INFOSOURCE LP	Unsecured	1,556.00	1,592.45	1,592.45	275.11	0.00
BANK OF AMERICA	Unsecured	24,919.85	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	13,768.00	NA	NA	0.00	0.00
BILL ME LATER AS SERVICER for SY	Unsecured	5,949.91	5,789.31	5,789.31	1,023.38	0.00
CARRINGTON MORTGAGE SERVICES	Secured	174,545.00	171,162.11	1,440.26	1,440.26	0.00
CCS COLLECTIONS	Unsecured	121.27	NA	NA	0.00	0.00
CITI	Unsecured	1,718.49	NA	NA	0.00	0.00
CREDIT FIRST NA	Unsecured	1,263.22	1,288.22	1,288.22	222.60	0.00
CREDIT ONE BANK	Unsecured	284.56	NA	NA	0.00	0.00
DEPARTMENT STORE NATIONAL BAN	Unsecured	900.23	1,002.98	1,002.98	173.28	0.00
FEDERAL LOAN SERVICING	Unsecured	44,414.00	44,366.09	44,366.09	7,666.01	0.00
FIRST PREMIER BANK	Unsecured	724.41	NA	NA	0.00	0.00
KEYBANK	Unsecured	3,621.00	3,602.09	3,602.09	622.71	0.00
KEYBANK	Unsecured	4,527.00	4,503.34	4,503.34	778.04	0.00
KEYBANK	Unsecured	2,862.00	2,846.73	2,846.73	491.86	0.00
KEYBANK	Unsecured	11,046.00	10,986.63	10,986.63	1,898.36	0.00
LVNV FUNDING LLC	Unsecured	NA	350.18	350.18	60.55	0.00
MERRICK BANK	Unsecured	2,238.07	2,193.96	2,193.96	379.07	0.00
MERRICK BANK	Unsecured	4,020.46	3,952.28	3,952.28	682.88	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	4,898.33	5,152.34	5,152.34	890.22	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	5,807.80	5,957.40	5,957.40	1,029.39	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	1,534.81	1,661.14	1,661.14	286.98	0.00
PENN CREDIT CORP	Unsecured	106.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	7,055.28	7,055.28	1,219.08	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	12,183.22	12,081.19	12,081.19	2,087.53	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	435.83	470.64	470.64	81.28	0.00
PSECU	Unsecured	20,164.00	20,349.40	20,349.40	3,516.18	0.00
PSECU	Unsecured	15,510.00	15,328.32	15,328.32	2,648.55	0.00
PSECU	Secured	13,731.00	12,764.35	NA	0.00	0.00
PSECU	Secured	21,405.00	20,297.81	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUANTUM3 GROUP LLC as agent for	Unsecured	828.54	980.42	980.42	169.35	0.00
RENEW FINANCIAL	Unsecured	11,747.66	NA	NA	0.00	0.00
SAMUEL STRONG	Unsecured	2,700.00	NA	NA	0.00	0.00
UNVL/CITI	Unsecured	12,595.63	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,440.26	\$1,440.26	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$1,440.26</b>	<b>\$1,440.26</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$152,044.95</b>	<b>\$26,294.85</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$2,552.77</u>	
Disbursements to Creditors	<u>\$27,735.11</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$30,287.88</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/15/2021

By: /s/ Scott F. Waterman

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.